

UNITED STATES BANKRUPTCY COURT
District of Idaho

U.S. COURTS

In re: **Spencer Pancherl**
3109

Case No.
Chapter

04 MAR 22 PM 4:33
FILED IN
7 CAMERON S. BURKE

STATEMENT OF FINANCIAL AFFAIRS

CLERK, IDAHO

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE | FISCAL YEAR PERIOD |
|-----------|-------------------|--------------------|
| 21,000.00 | Pioneer Equipment | 2002 |
| 22,000.00 | Pioneer Equipment | 2003 |
| 4,000.00 | Pioneer Equipment | 2004 |

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE | FISCAL YEAR PERIOD |
|--------|--------|--------------------|
|--------|--------|--------------------|

3. Payments to creditors

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|-------------------|-------------|--------------------|
|------------------------------|-------------------|-------------|--------------------|

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



Updip

6

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

**Family Emergency West
vs.
Spencer Pancher and Alecia
Pancherl**

Civil

**Bonneville County
District Court**

**Judgment
\$250.00
Satisfied**

**Teton Financial
vs.
Spencer Pancherl and Alecia
Pancherl
CV-04-623**

Civil

**Bonneville County
District Court**

**Judgment
2/26/04
\$2636.69**

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

**Teton Financial
1970 East 17th Street
Idaho Falls, Idaho 83404**

02/20/2004

**1987 Chevy Suburban
1980 Yamaha XS 850 Streetbike**

**Whitmore Storage
1380 N Skyline Drive
Idaho Falls, Idaho 83402**

05/30/2003

**1993 Yamaha Exciter Snowmachine
Personal property
(seized and sold for storage fees not
paid)**

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEEDATE OF
ASSIGNMENTTERMS OF
ASSIGNMENT
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS
OF CUSTODIANNAME AND ADDRESS
OF COURT
CASE TITLE & NUMBERDATE OF
ORDERDESCRIPTION
AND VALUE OF
PROPERTY**7. Gifts**

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON
OR ORGANIZATIONRELATIONSHIP
TO DEBTOR,
IF ANYDATE
OF GIFTDESCRIPTION
AND VALUE OF
GIFT**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION
AND VALUE OF
PROPERTYDESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARSDATE OF
LOSS**9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEEDATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTORAMOUNT OF MONEY OR
DESCRIPTION AND VALUE
OF PROPERTY

Advantage Legal Services
482 Constitution Way
Suite 203
PO Box 51137
Idaho Falls, Idaho 83405

March 2004

0.00

10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF
CONTENTS

DATE OF TRANSFER
OR SURRENDER,
IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF
SETOFFAMOUNT OF
SETOFF**14. Property held for another person**None ☐ List all property owned by another person that the debtor holds or controls.NAME AND ADDRESS
OF OWNERDESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

Robin Pancheri
Idaho Falls, Idaho**\$20.00 Microwave**
\$50.00 Couch
\$25.00 Loveseat
\$20.00 Twin Bed
\$10.00 Dresser
\$ 5.00 Coffee Table
\$ 2.00 Nightstand
\$ 5.00 Dresser**Debtor's Residence****15. Prior address of debtor**None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

1445 Elmore
Idaho Falls, Idaho 83402**Pancheri****2002-2003****1569 Casseopia**
Idaho Falls, Idaho 83402**Pancheri****2001 to 2002****16. Spouses and Former Spouses**None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Alecia Pancheri**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

☒

SITE NAME AND
ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None
☒

SITE NAME AND
ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None
☒

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None
☒

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

| NAME | TAXPAYER I.D. NUMBER | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------|-------------------------|---------|--------------------|-------------------------------|
|------|-------------------------|---------|--------------------|-------------------------------|

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None
☒

NAME

ADDRESS

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3-17-04

Signature
of Debtor


Spencer Pancheri

**UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

3/17/04
Date


Signature of Debtor

Case Number

**United States Bankruptcy Court
District of Idaho**

In re **Spencer Pancheri**

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|-------------|--------------|-------------|
| A - Real Property | YES | 1 | \$ 0.00 | | |
| B - Personal Property | YES | 4 | \$ 1,492.00 | | |
| C - Property Claimed as Exempt | YES | 1 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$ 0.00 | |
| E - Creditors Holding Unsecured Priority Claims | YES | 2 | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 14 | | \$ 63,475.60 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 1 | | | \$ 1,312.00 |
| J - Current Expenditures of Individual Debtor(s) | YES | 1 | | | \$ 2,060.00 |
| Total Number of sheets in ALL Schedules | | 27 | | | |
| Total Assets | | | \$ 1,492.00 | | |
| Total Liabilities | | | | \$ 63,475.60 | |

FORM B6A
(6/90)

In re: **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|--------------------------------------|---|-------------------------------|
| Total | | | 0.00 | |

(Report also on Summary of Schedules.)

In re **Spencer Pancheri**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|--------------------------------------|-----------------------------------|---|
| 1. Cash on hand | X | | | |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | X | | | |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Blender | | 2.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Dresser | | 20.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | DVD Player | | 25.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Kitchen Table/Chairs | | 50.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Mixer | | 3.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Queen Bed | | 100.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Stereo | | 40.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Toaster | | 2.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | TV | | 40.00 |
| | | | | |

In re **Spencer Pancherl**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------|--------------------------------------|-----------------------------------|---|
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | VCR | | 10.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Debtor's Personal Clothing | | 200.00 |
| 7. Furs and jewelry. | X | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | | 22 250 Rifle | | 100.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | X | | | |
| 12. Stock and Interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 13. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 14. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 15. Accounts receivable. | X | | | |
| 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars. | X | | | |
| | | | | |

In re **Spencer Pancheri**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|-------------------------------------|--------------------------------------|-----------------------------------|---|
| 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | <input checked="" type="checkbox"/> | | | |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | <input checked="" type="checkbox"/> | | | |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | <input checked="" type="checkbox"/> | | | |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | <input checked="" type="checkbox"/> | | | |
| 22. Licenses, franchises, and other general intangibles. Give particulars. | <input checked="" type="checkbox"/> | | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1976 Ford Pickup F150 | | 800.00 |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1984 S10 Pickup (blown motor) | | 100.00 |
| 24. Boats, motors, and accessories. | <input checked="" type="checkbox"/> | | | |
| 25. Aircraft and accessories. | <input checked="" type="checkbox"/> | | | |
| 26. Office equipment, furnishings, and supplies. | <input checked="" type="checkbox"/> | | | |
| 27. Machinery, fixtures, equipment and supplies used in business. | <input checked="" type="checkbox"/> | | | |
| 28. Inventory. | <input checked="" type="checkbox"/> | | | |
| 29. Animals. | <input checked="" type="checkbox"/> | | | |
| 30. Crops - growing or harvested. Give particulars. | <input checked="" type="checkbox"/> | | | |
| 31. Farming equipment and implements. | <input checked="" type="checkbox"/> | | | |
| 32. Farm supplies, chemicals, and feed. | <input checked="" type="checkbox"/> | | | |
| | | | | |

In re Spencer Pancheri

Debtor

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|----------|--------------------------------------|-----------------------------------|---|
| 33. Other personal property of any kind not already listed. Itemize. | X | | | |
| 3 continuation sheets attached | | | | Total \$ 1,492.00 |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Spencer Pancheri

Debtor.

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

Note: These exemptions are available only in certain states.

☒ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS |
|-------------------------------|--------------------------------------|----------------------------|--|
| 1976 Ford Pickup F150 | IC § 11-605(3) | 3,000.00 | 800.00 |
| 1984 S10 Pickup (blown motor) | IC § 11-605(10) | 100.00 | 100.00 |
| 22 250 Rifle | IC § 11-605(7) | 100.00 | 100.00 |
| Blender | IC § 11-605(1)(a) | 2.00 | 2.00 |
| Debtor's Personal Clothing | IC § 11-605(1)(b) | 200.00 | 200.00 |
| Dresser | IC § 11-605(1)(a) | 20.00 | 20.00 |
| DVD Player | IC § 11-605(1)(a) | 25.00 | 25.00 |
| Kitchen Table/Chairs | IC § 11-605(1)(a) | 50.00 | 50.00 |
| Mixer | IC § 11-605(1)(a) | 3.00 | 3.00 |
| Queen Bed | IC § 11-605(1)(a) | 100.00 | 100.00 |
| Stereo | IC § 11-605(1)(a) | 40.00 | 40.00 |
| Toaster | IC § 11-605(1)(a) | 2.00 | 2.00 |
| TV | IC § 11-605(1)(a) | 40.00 | 40.00 |
| VCR | IC § 11-605(1)(a) | 10.00 | 10.00 |

In re: **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--|---|------------|--------------|----------|--|---------------------------------|
| ACCOUNT NO. | | | | | | | |
| | | VALUE _____ | | | | | |

0 Continuation sheets attached

Subtotal
(Total of this page)
Total
(Use only on last page)

| | |
|--|---------------|
| | \$0.00 |
| | \$0.00 |

(Report total also on Summary of Schedules)

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

- ☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Spencer Pancheri**
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY |
|---|--|---|------------|--------------|----------|--------------------|--------------------------------------|
| | | | | | | | |
| ACCOUNT NO. | | | | | | | |

In re **Spencer Pancheri**

Debtor

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CREDITOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|--|------------|--------------|----------|--------------------|
| ACCOUNT NO. 2079851 Action Collection Service 365 Yellowstone Ave Pocatello, Idaho 83205 Action Collection Service PO BOX 19785 Irvine, CA 92623-9785 Action Collection Service PO BOX 4008 Pocatello, Idaho 83205-4008 | | 12/31/2003 Collections Trading Post Complex | | | | 1,521.26 |
| ACCOUNT NO. 2436417 Advance Check Loans 54 N Maple Street Blackfoot, Idaho 83221 Bonneville Billing & Collections In PO BOX 309 Ogden, Utah 84402-0309 | | 03/30/2000 Check Loan Case No. CV-00-2025 Judgment 01/01 \$437.00 | | | | 437.00 |
| ACCOUNT NO. 260909793 American Investment Bank 200 East South Temple SLC, Utah 84111-1241 American Investment Bank NA PO BOX 354 SLC, Utah 84110-0354 | | 05/30/2001 Repo 1997 Honda Civic Deficiency | | | | 9,675.79 |

13 Continuation sheets attached

Subtotal

Total

\$11,634.05

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. PANAL000 Baker Erickson Nelson 3200 Channing Way Suite A205 Idaho Falls, Idaho 83404 | | 06/30/2000 Medical | | | | 344.28 |
| ACCOUNT NO. Pancheri Bank of Commerce 1455 Northgate Mile Idaho Falls, Idaho 83401 | | 12/31/2001 Overdrawn Account | | | | 400.00 |
| ACCOUNT NO. Pancheri Bank One NA N 54 W 13600 Woodale Drive Mennomonee, WI 53051 | | 05/30/2003 Consumer Loan (ex-spouse) | | | | 8,017.00 |
| ACCOUNT NO. Pancheri Bannock Collections PO BOX 2621 755 N Main Pocatello, Idaho 83206-2621 | | 12/31/2001 Collections Papa Murphys Taco Bell | | | | 60.00 |
| ACCOUNT NO. 05097008297008307 Blockbuster Video 120 S Woodruff Ave Idaho Falls, Idaho 83401 Credit Protection Association LP for Blockbuster 120 S Woodruff Idaho Falls, Idaho 83401 | | 12/31/2000 Miscellaneous | | | | 63.00 |

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|--|------------|--------------|----------|--------------------|
| ACCOUNT NO. Pancheri Bonneville Billing & Collections Check Services PO BOX 50820 Idaho Falls, Idaho 83405 | | 12/31/2000 Collections Phillips 66 Burger King Common Cents Medical Imaging Texas Roadhouse McDonald's Rocky Mtn Convenience Dairy Queen Subway Arby's Arctic Circle Mrs Powells Rky Mtn Conven Texas Roadhouse Case No. CV-01-6281 | | | | 612.50 |
| ACCOUNT NO. Pancheri CCV PO BOX 1268 Bothell, WA 98041-1268 CCV 10413 Beardslee Blvd Bothell, WA 98011-3277 | | 12/31/2001 Collections Jack in the Box | | | | 30.00 |
| ACCOUNT NO. UP339164 Check N Go PO BOX 204 Mason, OH 45040 Nation Check 11802 Conrey Rd Cincinnati, OH 45249 | | 12/31/2001 Check Loan | | | | 340.00 |

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. Pancheri Checkrite PO BOX 2621 Pocatello, Idaho 83206 | | 12/31/2001 Collections Sinclair Taco Bell Papa Murphy's Rocky Mountain | | | | 300.00 |
| ACCOUNT NO. Pancheri Checkrite PO BOX 20475 Billings, MT 59104 | | 12/31/2000 Collections Holiday | | | | 68.00 |
| ACCOUNT NO. Pancheri Checkrite of Montana Inc 2621 W College Bozeman, MT 59715 | | 12/31/1996 Collections Bagel Barn Bozeman Daily C Salvation Army Gallatin Counci Academy of Cosm Bozeman Daily C | | | | 300.00 |
| ACCOUNT NO. Pancheri Citi Financial 2287 East 17th Street Idaho Falls, Idaho 83404 | | 09/30/2001 Consumer Credit | | | | 2,104.00 |
| ACCOUNT NO. 671201100317875 Citi Financial Inc PO BOX 1821 Idaho Falls, Idaho 83403 | | 01/01/2000 Consumer Credit | | | | 2,000.00 |

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. Pancheri Continental Loans 1308 East 17th Street Idaho Falls, Idaho 83404 | | 12/31/2000 Consumer Loan | | | | 600.00 |
| ACCOUNT NO. 5405605520513 CRA Security Systems PO BOX 67555 Harrisburg, PA 17106 | | 12/31/2001 Collections | | | | 111.52 |
| ACCOUNT NO. Pancheri Credit Bureau of Canyon 1400 4th Avenue Canyon, TX 79015 | | 12/31/1999 Collections Hastings | | | | 175.00 |
| ACCOUNT NO. Pancheri Credit Bureau of East Idaho PO BOX 276 Rexburg, Idaho 83440 | | 12/31/2000 Collections Wendy's | | | | 200.00 |
| ACCOUNT NO. Pancheri Credit Bureau of Eastern Idaho Debt Collections PO BOX 276 Rexburg, Idaho 83440 | | 12/31/2003 Collections Credit Bureau of East Idaho Wendy's | | | | 821.73 |

In re **Spencer Pancheri**

Debtor

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 06011503175 Credit Collection Services Two Wells Ave Newton, MA 02459 CCS Payment Processing Center PO BOX 9126 Boston, MA 02205-9126 Allstate PO BOX 3589 Akron, OH 44309-3589 | | 12/31/2001 Collections Allstate Indemnity Co | | | | 119.93 |
| ACCOUNT NO. Pancheri Credit Systems Inc PO BOX 875 Helena, Mt 59624 | | 12/31/1997 Collections OB GYN Assoc | | | | 163.00 |
| ACCOUNT NO. 4227 0973 8429 5478 Cross Country Bank PO BOX 310711 Boca Raton, FL 33431-0711 National Financial Systems Inc 6851 Fericho Trpk PO BOX 9013 Syosset, NY 11791 Cross Country Bank PO BOX 310730 Boca Raton, FL 33431-0730 | | 12/31/2000 Credit Card | | | | 1,300.00 |

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|------------------------|
| <p>ACCOUNT NO. Pancheri/Paulsen</p> <p>EIRMC PO BOX 1021 Louisville, KY 40201</p> <p>EIRMC 3100 Channing Way Idaho Falls, Idaho 83404</p> <p>EIRMC PO BOX 99008 Bedford, TX 76095</p> <p>NCO PO BOX 13727 Sacramento, CA 95853-4727</p> <p>NCO Financial Systems PO BOX 41596 Sacramento, CA 95810-1596</p> <p>East Idaho Health Services PO BOX 3309 Idaho Falls, Idaho 83403</p> <p>Credit Bureau/IF PO BOX 1825 Idaho Falls, Idaho 83403</p> <p>Attention LLC PO BOX 2308 Sherman, TX 75091-2308</p> | | <p>12/31/2003</p> <p>Medical</p> | | | | <p>8,000.00</p> |
| <p>ACCOUNT NO. 153587</p> <p>Intermountain Anesthesia PO BOX 1385 Idaho Falls, Idaho 83403</p> | | <p>12/31/2001</p> <p>Medical</p> | | | | <p>40.00</p> |

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 8002156 Jensen Jewelers Grand Teton Mall 2300 East 17th Street Idaho Falls, Idaho 83404 | | 12/31/1999 Consumer Credit | | | | 237.45 |
| ACCOUNT NO. 001401366 Kroger PO BOX 30650 SLC, Utah 84130-0650 | | 12/31/2000 Collections | | | | 104.99 |
| ACCOUNT NO. Pancheri Les Schwab Tires PO BOX 667 Prineville, OR 97754 Les Schwab Tires 210 Constitution Way Idaho Falls, Idaho 83402 | | 12/31/2000 Consumer Credit | | | | 844.00 |
| ACCOUNT NO. 001332 Lorin Dixon 205 Elm Street Idaho Falls, Idaho 83402 | | 12/31/2000 Dental | | | | 72.39 |
| ACCOUNT NO. 44937 Med Center 890 Oxford Idaho Falls, Idaho 83401 | | 12/31/2001 Medical | | | | 200.00 |

| |
|-------------------|
| \$1,458.83 |
| |

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. Pancheri Medical Center for Children 890 Oxford Idaho Falls, Idaho 83401 | | 03/31/2004 Medical | | | | 500.00 |
| ACCOUNT NO. Pancheri Medical Imaging Associates PO BOX 2671 Idaho Falls, Idaho 83403 Action Collections PO BOX 4008 Pocatello, Idaho 83205-4008 ACS PO BOX 19785 Irvine, CA 92623-9785 Action Collection Service PO BOX 5425 Boise, Idaho 83705-0425 Crowne Collection Service PO BOX 520 Meridian, Idaho 83680 | | 12/31/2000 Medical | | | | 300.00 |
| ACCOUNT NO. Pancheri Merchants Recovery Bureau 3817 Harrison Ave Cincinnati, OH 45211 | | 01/31/1997 Collections K Mart | | | | 48.00 |

In re Spencer Pancheri

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| <p>ACCOUNT NO. <u>Alecia Pancheri</u></p> <p>National Payment Center US Dept of Education PO BOX 4169 Greenville, TX 75403-4169</p> <p>US Dept of Ed Sulta 29 2221 Niagara Falls Blvd Niagara Falls, NY 14304-5716</p> <p>Borrower Services Direct Loan Servicing Center PO BOX 4609 Utica, NY 13504-4609</p> <p>US Dept of Education PO BOX 7202 Utica, NY 13504-7202</p> <p>US Dept of Ed 401 S State Street Rm 700F Chicago, IL 60661</p> | | <p>01/01/2000</p> <p>Student Loans Incurred by ex-spouse</p> | | | | <p>16,217.00</p> |
| <p>ACCOUNT NO. <u>Pancheri</u></p> <p>Nationwide Budget Finance 1259 East 17th Street Idaho Falls, Idaho 83404</p> | | <p>12/31/2000</p> <p>Check Loan Quick Cash</p> | | | | <p>380.81</p> |
| <p>ACCOUNT NO. <u>3160</u></p> <p>Noble Finance 265 W Broadway Idaho Falls, Idaho 83402</p> | | <p>12/31/2000</p> <p>Consumer Loan Case No. CV-01-4434 Judgement 11/01</p> | | | | <p>205.69</p> |

In re **Spencer Pancheri**

Debtor

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. Pancheri North American Collections 1725 First Street PO BOX 1425 Idaho Falls, Idaho 83403 | | 12/31/2001 Collections EIHS All American Yards Inc | | | | 200.00 |
| ACCOUNT NO. 909773 NSA PO BOX 8901 Westbury, NY 11590-8901 North Shore Agency 751 Summa Ave Westbury, NY 11590 Columbia House Terre Haute, IN 47811 | | 12/31/2001 Collections Columbia House | | | | 91.60 |
| ACCOUNT NO. 41075 Pathology Associates 1740 East 17th Street Suite D Idaho Falls, Idaho 83404 | | 12/31/2001 Medical | | | | 85.39 |
| ACCOUNT NO. Pancheri Praxair Distribution Inc 1380 N Skyline Drive Idaho Falls, Idaho 83402 Praxair Distribution Inc PO BOX 120812 Dept 0812 Dallas, TX 75312-0812 | | 12/31/2003 Miscellaneous | | | | 563.16 |

| |
|-----------------|
| \$940.15 |
| |

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.) | CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 208 529 8516 747 R Qwest Denver, CO 80244-0001 Qwest PO BOX 31851 SLC, Utah 84131-0851 Advance Recovery Solutions PO BOX 6195 Dept 37 Omaha, NE 68106-0195 | | 12/03/2001 Phone Service | | | | 234.18 |
| ACCOUNT NO. 553538 Rocky Mountain Credit PO BOX 4472 Bozeman, MT 59772 | | 12/31/2000 Collections First Interstate Bank Jensen Jewelers | | | | 500.00 |
| ACCOUNT NO. Pancheri Rocky Mtn Credit 1627 W Main Bozeman, MT 59715 | | 12/31/2001 Collections Jensen Jewelers | | | | 377.00 |
| ACCOUNT NO. d13710033373 Suburban Propane 1708 Lincoln Rd Idaho Falls, Idaho 83401 | | 12/31/2001 Gas | | | | 269.35 |

In re **Spencer Pancheri**

Debtor

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 3401170343787 Telecheck Dept 74 Denver, CO 80281-0074 Telecheck Recovery Services Inc 5251 Westheimer Houston, TX 77056 | | 12/31/2001 Collections | | | | 138.94 |
| ACCOUNT NO. Pancheri Teton Financial 1970 East 17th Street Suite 102 Idaho Falls, Idaho 83404 | | 01/30/2003 Consumer Credit Case No. CV-04-623 Judgment 2/26/04 \$2636.69 | | | | 2,636.69 |
| ACCOUNT NO. 119117Z Teton Wireless PO BOX 51165 Idaho Falls, Idaho 83405 Teton Wireless Television Inc 1665 N Woodruff Ave Idaho Falls, Idaho 83401-2208 | | 12/31/2000 Cable Service | | | | 173.10 |
| ACCOUNT NO. 668475255 US Cellular 131 N Bartlett Medford, OR 97501 ER Solutions 500 SW 7th Street #A100 PO BOX 9004 Renton, WA 98057 US Cellular PO BOX 0203 Palatine, IL 60055-0203 | | 12/31/2000 Cellular Phone Service | | | | 247.23 |

Sheet no. 12 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

\$3,195.96

(Use only on last page of the completed Schedule F.)

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---------|--------------------------------------|---|------------|--------------|----------|----------------------|
| <p>ACCOUNT NO. 427771350019</p> <p>Utah Power 1033 NE 6th Ave Portland, OR 97256-0001</p> <p>Utah Power Bankruptcy Clearinghouse 4171 W Lakepark Ave PO BOX 25308 SLC, Utah 84125-0308</p> | | | <p>12/31/2000 Utilities</p> | | | | <p>344.62</p> |
| <p>ACCOUNT NO. Pancheri</p> <p>Whitmore Storage 1380 N Skyline Drive Idaho Falls, Idaho 83402</p> | | | <p>04/30/2003 Storage</p> | | | | <p>700.00</p> |

Sheet no. **13** of **13** continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

| |
|--------------------|
| \$1,044.62 |
| \$63,475.80 |

(Report also on Summary of Schedules)

Form B8G

(10/89)

In re: Spencer Pancheri

Case No. _____

Debtor

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| | |

B6H
(6/90)

In re: Spencer Pancheri , Case No. _____
Debtor (If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|------------------------------|------------------------------|

In re **Spencer Panchari**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

| | | |
|---|---------------------------------|----------|
| Debtor's Marital Status: Divorced | DEPENDENTS OF DEBTOR AND SPOUSE | |
| Debtor's Age: 24 | RELATIONSHIP | AGE |
| Spouse's Age: | Son | 4 |
| | Daughter | 2 |
| EMPLOYMENT: | DEBTOR | SPOUSE |
| Occupation Parts | | |
| Name of Employer Pioneer Equipment | | |
| How long employed 3 years | | |
| Address of Employer Idaho Falls, Idaho | | |

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

| | DEBTOR | SPOUSE |
|----|-----------------|----------|
| \$ | <u>2,000.00</u> | \$ _____ |

Estimated monthly overtime

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

SUBTOTAL

| | | |
|----|-----------------|----------|
| \$ | <u>2,000.00</u> | \$ _____ |
|----|-----------------|----------|

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

| | | |
|----|---------------|----------|
| \$ | <u>288.00</u> | \$ _____ |
|----|---------------|----------|

b. Insurance

| | | |
|----|---------------|----------|
| \$ | <u>400.00</u> | \$ _____ |
|----|---------------|----------|

c. Union dues

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

d. Other (Specify) _____

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

SUBTOTAL OF PAYROLL DEDUCTIONS

| | | |
|----|---------------|----------|
| \$ | <u>688.00</u> | \$ _____ |
|----|---------------|----------|

TOTAL NET MONTHLY TAKE HOME PAY

| | | |
|----|-----------------|----------|
| \$ | <u>1,312.00</u> | \$ _____ |
|----|-----------------|----------|

Regular income from operation of business or profession or farm
(attach detailed statement)

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

Income from real property

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

Interest and dividends

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

Social security or other government assistance
(Specify) _____

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

Pension or retirement income

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

Other monthly income

(Specify) _____

| | | |
|----|-------------|----------|
| \$ | <u>0.00</u> | \$ _____ |
|----|-------------|----------|

TOTAL MONTHLY INCOME

| | | |
|----|-----------------|----------|
| \$ | <u>1,312.00</u> | \$ _____ |
|----|-----------------|----------|

TOTAL COMBINED MONTHLY INCOME \$ 1,312.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re **Spencer Pancheri**

Debtor

Case No. _____

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

| | | |
|---|----|--------|
| Rent or home mortgage payment (include lot rented for mobile home) | \$ | 345.00 |
| Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/> | | |
| Is property insurance included? Yes _____ No <input checked="" type="checkbox"/> | | |
| Utilities Electricity and heating fuel | \$ | 110.00 |
| Water and sewer | \$ | 0.00 |
| Telephone | \$ | 50.00 |
| Other _____ | \$ | 0.00 |
| Home maintenance (repairs and upkeep) | \$ | 30.00 |
| Food | \$ | 400.00 |
| Clothing | \$ | 30.00 |
| Laundry and dry cleaning | \$ | 0.00 |
| Medical and dental expenses | \$ | 150.00 |
| Transportation (not including car payments) | \$ | 250.00 |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | 50.00 |
| Charitable contributions | \$ | 0.00 |
| Insurance (not deducted from wages or included in home mortgage payments) | | |
| Homeowner's or renter's | \$ | 0.00 |
| Life | \$ | 0.00 |
| Health | \$ | 0.00 |
| Auto | \$ | 50.00 |
| Other _____ | \$ | 0.00 |
| Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) _____ | \$ | 0.00 |
| Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) | | |
| Auto | \$ | 0.00 |
| Other _____ | \$ | 0.00 |
| Alimony, maintenance or support paid to others | \$ | 480.00 |
| Payments for support of additional dependents not living at your home | \$ | 0.00 |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| Other Christmas, Birthdays, Miscellaneous, Etc. | \$ | 30.00 |
| Laundry, Cleaning, Health & Hygiene Products | \$ | 50.00 |
| Pet Expenses | \$ | 35.00 |

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ **2,060.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

| | | |
|---|----|-------|
| A. Total projected monthly income | \$ | _____ |
| B. Total projected monthly expenses | \$ | _____ |
| C. Excess income (A minus B) | \$ | _____ |
| D. Total amount to be paid into plan each _____ | \$ | _____ |
| (interval) | | |

In re: Spencer Pancheri

Debtor

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES


DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28
(Total shown on summary page plus 1.)
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date:

3-17-04

Signature:


Spencer Pancheri

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT
District of Idaho

In re: **Spencer Pancheri**
3109

Case No. _____
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 10 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:

3/18/04

Signed:



Spencer Pancheri

Signed:


Stephen A. Melkle

Bar No.

2978

ORIGINAL

UNITED STATES BANKRUPTCY COURT
District of Idaho

In re: **Spencer Pancherl**
3109

Case No. _____
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

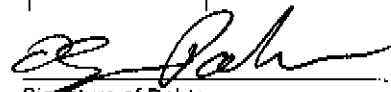
None

- b. *Property To Be Retained.*

[Check any applicable statement.]

| Description of Property | Creditor's Name | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) | Other |
|-------------------------|-----------------|-------------------------------|---|--|-------|
| None | | | | | |

Date: 3/17/04


Signature of Debtor